



ROSEMARIE DIAMOND
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Andrew Spivack, Esquire
Bankruptcy Attorney

December 14, 2022

SENT VIA REGULAR MAIL AND E-MAILED TO:

BRAD SADEK, Esquire
Sadek and Cooper
1315 WALNUT ST STE 502
PHILADELPHIA, PA 19107
Email: brad@sadeklaw.com

RE: YOLONDA N. WATTS aka Yolonda Umaru aka Yolonda Watts-Umaru
Bankruptcy No. 21-13015-mdc
955 TAYLOR DR, Folcroft, PA 19032
Loan ending in [REDACTED]

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on April 8, 2022.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of October 1, 2022 through November 1, 2022 in the amount of \$569.19 each, December 1, 2022 through December 1, 2022 in the amount of \$870.67 each, less Debtor's suspense in the amount of \$0.06. In order to cure this default, it will be necessary for your client to remit \$2,008.99, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter.

Your client's payment to cure this default should be remitted to:

Freedom Mortgage Corporation
FREEDOM MORTGAGE / ATTN: CASH PROCESSING
10500 KINCAID DRIVE
FISHERS, IN 46037

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

Bankruptcy Dept.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU: ARE A DEBTOR IN AN ACTIVE BANKRUPTCY CASE; ARE UNDER THE PROTECTION OF A BANKRUPTCY STAY; OR, HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AND YOU HAVE NOT REAFFIRMED THE DEBT, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSTRUED AS AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.

cc:

YOLONDA N. WATTS

Freedom Mortgage Corporation